

United States Bankruptcy Court
Southern District of Mississippi

In re:
Ronald Leon Smith, Jr.
Elizabeth Marie Smith
Debtors

Case No. 19-52344-KMS
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0538-6
Date Rcvd: Apr 07, 2025

User: mssbad
Form ID: 3180W

Page 1 of 3
Total Noticed: 35

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Apr 09, 2025:

Recip ID	Recipient Name and Address
db/jdb	+ Ronald Leon Smith, Jr., Elizabeth Marie Smith, 5138 Mitchell Rd, Long Beach, MS 39560-2522
4804783	+ Danbury Mint, 78 Technology Dr, Torrington, CT 06792-0001
4930714	+ Eric C. Miller, Esq., Shapiro & Brown, LLC, behalf of Wells Fargo Bank, N.A., 1080 River Oaks Drive, Suite B-202, Flowood, MS 39232-7603
4804791	Universal Fidelity, P.O. Box 941911, Houston, TX 77094-8911

TOTAL: 4

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
cr	+ Email/Text: RASEBN@raslg.com	Apr 07 2025 19:29:00	GSMS 2021-1 Trust, Robertson, Anschutz, Schneid, Crane PLLC, 10700 Abbotts Bridge Road, Suite 170, Duluth, GA 30097-8461
cr	+ Email/PDF: Bankruptcynoticeshomelending@wellsfargo.com	Apr 07 2025 19:40:54	Wells fargo bank na, 1000 BLUE GENTIAN ROAD, EAGAN, MN 55121-1663
4804778	Email/Text: bankruptcy@amfirst.org	Apr 07 2025 19:29:00	America's First FCU, 1200 4th Ave North, Birmingham, AL 35203
4814050	Email/Text: bankruptcy@amfirst.org	Apr 07 2025 19:29:00	America's First Federal Credit Union, P O Box 11349, Birmingham, Al 35202
4828663	Email/PDF: bncnotices@becket-lee.com	Apr 07 2025 19:40:52	American Express National Bank, Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
4804779	+ Email/PDF: bncnotices@becket-lee.com	Apr 07 2025 19:40:54	Amex, P.o. Box 981537, El Paso, TX 79998-1537
4804781	EDI: CAPITALONE.COM	Apr 07 2025 23:29:00	Capital One Bank, PO Box 85520, Richmond, VA 23285-5520
4804780	+ EDI: CAPITALONE.COM	Apr 07 2025 23:29:00	Capital One, Po Box 30281, Salt Lake City, UT 84130-0281
4808068	+ EDI: AIS.COM	Apr 07 2025 23:29:00	Capital One Bank (USA), N.A., by American InfoSource as agent, 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
4821143	+ EDI: AIS.COM	Apr 07 2025 23:29:00	Capital One N.A., by American InfoSource as agent, 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
4804782	+ EDI: JPMORGANCHASE	Apr 07 2025 23:29:00	Chase Card Services, Po Box 15369, Wilmington, DE 19850-5369
4804784	EDI: IRS.COM	Apr 07 2025 23:29:00	Department of the Treasury, Internal Revenue Service, Centralized Insolvency, P.O. Box 7346, Philadelphia, PA 19101-7346
5142590	+ Email/Text: bkteam@selenefinance.com	Apr 07 2025 19:29:00	GSMS 2021-1 Trust, Selene Finance LP, Attn: BK

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Page 2 of 3
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			Dept, 3501 Olympus Blvd, Suite 500, Dallas, TX 75019-6295
4804785	+ Email/Text: ebone.woods@usdoj.gov	Apr 07 2025 19:29:00	Internal Revenue Servi, c/o US Attorney, 501 East Court St, Ste 4.430, Jackson, MS 39201-5025
4835616	EDI: JEFFERSONCAP.COM	Apr 07 2025 23:29:00	Jefferson Capital Systems LLC, Po Box 7999, Saint Cloud Mn 56302-9617
4817788	+ Email/Text: RASEBN@raslg.com	Apr 07 2025 19:29:00	JPMorgan Chase Bank, N.A., s/b/m/t Chase Bank USA, N.A., c/o Robertson, Anschutz & Schneid, P.L., 6409 Congress Avenue, Suite 100, Boca Raton, FL 33487-2853
4804786	+ EDI: LENDNGCLUB	Apr 07 2025 23:29:00	LendingClub Corporation, 595 Market Street Suite 200, San Francisco, CA 94105-2802
4804787	+ Email/Text: bankruptcy@marinerfinance.com	Apr 07 2025 19:29:00	Mariner Finance, LLC, 8211 Town Center Drive, Nottingham, MD 21236-5904
4829670	+ Email/Text: bankruptcydpt@mcmcg.com	Apr 07 2025 19:29:00	Midland Credit Management, Inc., PO Box 2037, Warren, MI 48090-2037
4822494	EDI: PRA.COM	Apr 07 2025 23:29:00	Portfolio Recovery Associates, LLC, POB 41067, Norfolk VA 23541
4804788	Email/Text: bankruptcy@republicfinance.com	Apr 07 2025 19:29:00	Republic Finance, 520 E Pass Rd Ste D, Gulfport, MS 39507
4808479	Email/Text: bankruptcy@republicfinance.com	Apr 07 2025 19:29:00	Republic Finance, LLC, 282 Tower Road, Ponchatoula, LA 70454
4804789	+ EDI: SYNC	Apr 07 2025 23:29:00	Synchrony Bank, PO Box 105972, Atlanta, GA 30348-5972
4807228	+ EDI: LCITDAUTO	Apr 07 2025 23:29:00	TD Auto Finance, PO BOX 551080, Jacksonville FL 32255-1080
4804790	+ EDI: LCITDAUTO	Apr 07 2025 23:29:00	Td Auto Finance, Po Box 9223, Farmington, MI 48333-9223
4804792	^ MEBN	Apr 07 2025 19:27:38	US Attorney General, US Dept of Justice, 950 Pennsylvania AveNW, Washington, DC 20530-0001
4804793	+ Email/PDF: Bankruptcynoticeshomelending@wellsfargo.com	Apr 07 2025 19:40:50	Wells Fargo, Po Box 14517, Des Moines, IA 50306-3517
4804794	+ Email/PDF: Bankruptcynoticeshomelending@wellsfargo.com	Apr 07 2025 19:40:50	Wells Fargo Bank, Po Box 14517, Des Moines, IA 50306-3517
4813562	+ Email/PDF: Bankruptcynoticeshomelending@wellsfargo.com	Apr 07 2025 19:40:52	Wells Fargo Bank, N.A., Default Document Processing, MAC# N9286-01Y, P.O. Box 1629, Minneapolis, MN 55440-1629
4835436	Email/PDF: BankruptcynoticesCCSBKOperations@wellsfargo.com	Apr 07 2025 19:40:50	Wells Fargo Bank, N.A., PO Box 10438, MAC F8235-02F, Des Moines, IA 50306-0438
4804795	+ Email/PDF: Bankruptcynoticeshomelending@wellsfargo.com	Apr 07 2025 19:40:52	Wells Fargo Home Mor, Po Box 10335, Des Moines, IA 50306-0335

TOTAL: 31

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		LendingClub Corporation
cr		Wells Fargo Bank NA
4828664	*	American Express National Bank, Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
4828665	*	American Express National Bank, Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
4835640	*	Wells Fargo Bank, N.A., PO Box 10438, MAC F8235-02F, Des Moines, IA 50306-0438

District/off: 0538-6

User: mssbad

Page 3 of 3

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TOTAL: 2 Undeliverable, 3 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Apr 09, 2025

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on April 7, 2025 at the address(es) listed below:

Name	Email Address
Brittany Smith Taylor	on behalf of Creditor GSMS 2021-1 Trust brittany.taylor@padgettlawgroup.com Siedah.Jennings@padgettlawgroup.com;bkecf@padgettlawgroup.com;brittany.taylor@ecf.courtdrive.com
Eric C Miller	on behalf of Creditor Wells Fargo Bank NA logsecf@logs.com
Phillip Brent Dunnaway	on behalf of Trustee Warren A. Cuntz T1 Jr. pdunnaway@gport13.com
Thomas Carl Rollins, Jr	on behalf of Joint Debtor Elizabeth Marie Smith trollins@therollinsfirm.com jennifer@therollinsfirm.com;tcr25law@gmail.com;notices@therollinsfirm.com;kerri@therollinsfirm.com;breanne@therollinsfirm.com;TRollins@jubileebk.net;calvillojr81745@notify.bestcase.com
Thomas Carl Rollins, Jr	on behalf of Debtor Ronald Leon Smith Jr. trollins@therollinsfirm.com, jennifer@therollinsfirm.com;tcr25law@gmail.com;notices@therollinsfirm.com;kerri@therollinsfirm.com;breanne@therollinsfirm.com;TRollins@jubileebk.net;calvillojr81745@notify.bestcase.com
United States Trustee	USTPRegion05.JA.ECF@usdoj.gov
Warren A. Cuntz T1, Jr.	wcuntzcourt@gport13.com waccourt1@gmail.com

TOTAL: 7

Information to identify the case:

Debtor 1 Ronald Leon Smith Jr.
 First Name Middle Name Last Name

Debtor 2 Elizabeth Marie Smith
 (Spouse, if filing) First Name Middle Name Last Name

Social Security number or ITIN **xxx-xx-5760**

EIN ____-____-____

Social Security number or ITIN **xxx-xx-0684**

EIN ____-____-____

United States Bankruptcy Court for the **Southern District of Mississippi**Case number: **19-52344-KMS****Order of Discharge**

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:**Ronald Leon Smith Jr.****Elizabeth Marie Smith**Dated: 4/7/25By the court: /s/Katharine M. Samson
United States Bankruptcy Judge**Explanation of Bankruptcy Discharge in a Chapter 13 Case**

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ♦ debts that are domestic support obligations;
- ♦ debts for most student loans;
- ♦ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.